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(54) BILL PAYMENT SYSTEM AND METHOD

(71) Applicant: **GELLINER LIMITED**, Douglas (GB)

(72) Inventor: Martin Paul Moshal, Queens Way Quay

Assignee: **GELLINER LIMITED**, Douglas (GB)

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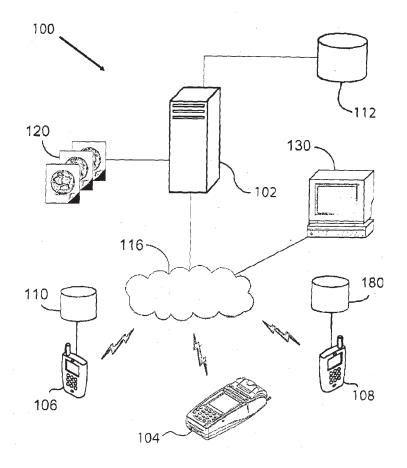
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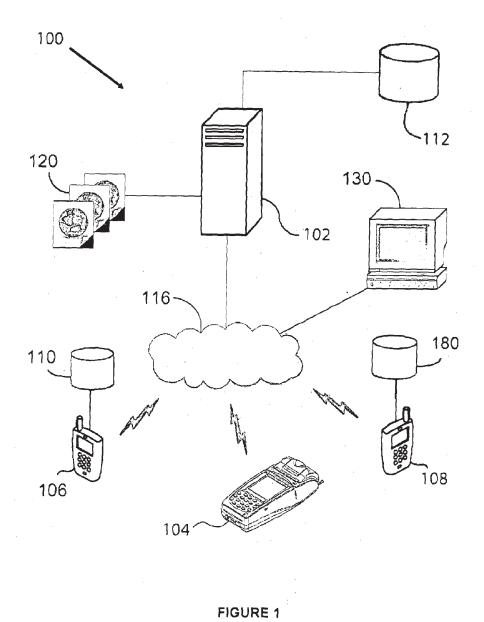
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(57)**ABSTRACT**

A system and method to use quick response (QR) codes encoded with a bill from a merchant, such as, for example, provided by a restaurant. A code scanner (106) can scan a QR code that encodes a merchant identification code that identifies a merchant. A user can select a payment instrument on the code scanner for paying the bill. The code scanner can transmit to an application server (102) data pertaining to the payment instrument. The code scanner can receive from the application server status data indicating whether the bill was successfully or unsuccessfully paid.







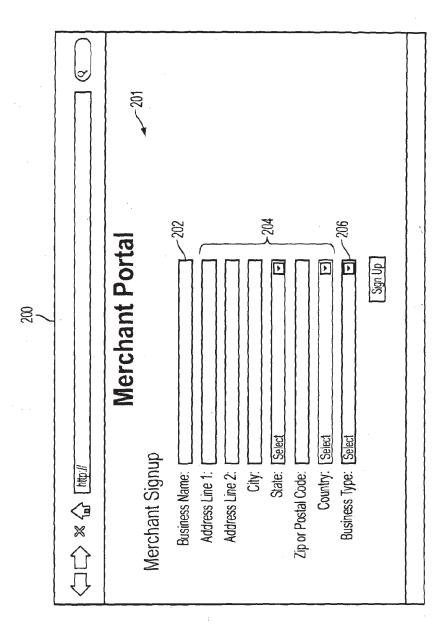


FIGURE 2



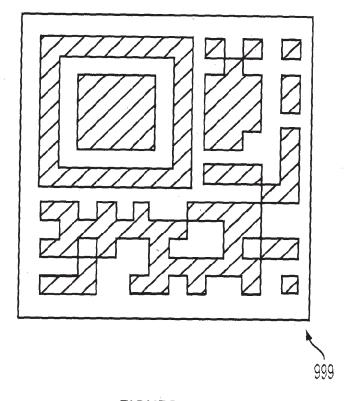


FIGURE 3

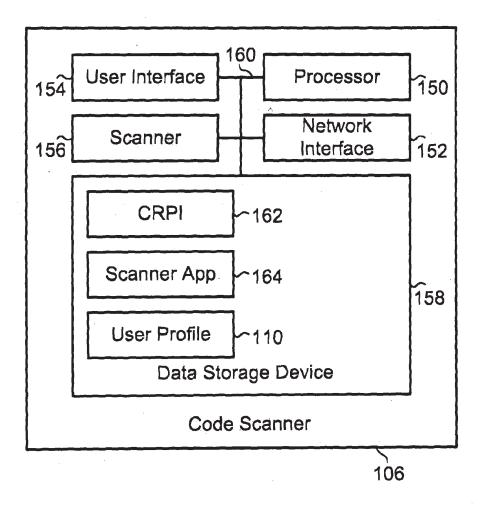


FIGURE 4

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